



### **Big Lots Emergency Assistance Fund (BLEAF) Program Guidelines**

BLEAF will support eligible employees who experience a financial hardship resulting from an unexpected emergency hardship or qualified disaster from the list of events below.

BLEAF does not help in the following events:

- Accumulated financial distress due to the employee's extravagance, poor economic planning or gross negligence that results in the employee not having enough income to cover regular monthly bills, including situations where work hours have been reduced or scheduled hours are not enough to pay the bills
- Maternity/paternity leave is not considered an unexpected emergency. If an employee is put on bed rest prior to due date due to complications, this could be considered a short-term illness under the guidelines. Please reach out with questions.
- Inflation, higher gas prices, increase in the cost of living
- Loss of a 2<sup>nd</sup> job/income from another employer

BLEAF General Requirements:

- Employee must provide documentation of eligible hardship event AND eligible expenses related to the hardship event. If documents are not provided with the application, the employee will be contacted via email with a list of requested documents (see chart below). *The IRS requires documentation for approval.*
- Employee has 60 days from the initial follow-up email to provide documents or the application will be closed. Employees may re-apply if documents can be provided at a later date if timing meets guidelines.
- All documentation should have employee's name and address, if applicable. Mobile phone app screenshots are accepted but must show name and/or address of employee.
- This program does not reimburse the employee for fees to obtain documents such as death certificates.

**Employment Eligibility:** To be eligible for the BLEAF, all of the following employment criteria must be met:

- Hardship event date must have happened after the program start date of April 10, 2017.
- Big Lots associates are eligible to apply if they are an active team member with Big Lots (including on leave, short-term disability and paid time off).
- Requested expenses must be the result of an event that has occurred after the team member's hire date.
- Contract, temporary/ seasonal associates, interns, retirees or those on long-term disability are not eligible to apply or to receive assistance.

**Grant Amount & Frequency Eligibility:** BLEAF allows for the following grant amounts and frequency of grants:

- This fund will provide grants at a minimum of \$250 and no more than \$2,000 for food, shelter and other basic needs to associates who qualify for such grants and to the extent that funds are available.
- Expenses related to funeral, travel or burial expenses of a Big Lots associate will range from \$250 - \$5,000.
- Expenses related to funeral, travel or burial expenses of a Big Lot’s family member (as defined below) will range from \$250 - \$2,500.
- Big Lots associates are eligible to apply and receive support twice in a rolling 12-month period and receive no more than \$2,000 in a rolling 12-month period, unless the request is death-related. In an instance where an associate receives one grant for a non-death related hardship or expense and one grant for death-related hardship or expense, the combined maximum benefit will be \$2,500 for the rolling 12-month period.
- Multiple applications can be submitted for the same disaster or hardship in a rolling 12-month period.
- The lifetime maximum amount is \$9,000 per employee.

**Eligible Hardships Events, Documents and Expenses:** Below are eligible hardship events and types of expenses that are covered as a result of the hardship event for this program. Documentation is required for an application to be reviewed and approved. This is not an all-inclusive list so if an employee is not able to provide what is listed the program can accept alternative documentation. Please contact your program via email [bleaf@columbusfoundation.org](mailto:bleaf@columbusfoundation.org) if you have questions about documents.

***You may be asked to provide your essential monthly bills for ALL hardships to determine how the event and expenses create a hardship to your household. All documents must contain your name and or address to be accepted. Mobile app screenshots are acceptable but they must include the employee’s name and/or address.***

<u>Qualified Disasters</u>	<u>Hardship Document Examples</u>	<u>Related Eligible Expenses</u>
<b>Acts of nature/Government declared disaster that affect an associate’s primary residence (e.g. floods, lightning strikes, hurricane, tornado, ice storm, wild fires, earthquakes)</b>	News articles, weather reports, insurance claims	<ul style="list-style-type: none"> <li>● Rent/mortgage/security deposits</li> <li>● Utilities (electric, water/sewage, natural gas, internet bills/statements)</li> <li>● Car payment/insurance</li> <li>● Food (receipts)</li> <li>● Clothing (receipts)</li> <li>● Temporary housing (hotel receipts)</li> <li>● Child care</li> <li>● Reasonable evacuation expenses (receipts)</li> <li>● Damage repair (estimates/invoices/insurance claims)</li> <li>● Medical expenses (bills/statements/receipts/estimates)</li> </ul>

<b>Federal or State declared natural disaster or emergency</b>	News article, weather reports	<ul style="list-style-type: none"> <li>• Rent/mortgage/security deposits</li> <li>• Utilities (electric, water/sewage, natural gas, internet bills/statements)</li> <li>• Car payment/insurance</li> <li>• Food (receipts)</li> <li>• Clothing (receipts)</li> <li>• Temporary housing (hotel receipts)</li> <li>• Child care</li> <li>• Reasonable evacuation expenses (receipts)</li> <li>• Medical expenses (bills/statements/receipts/estimates)</li> </ul>
<b>House fire</b>	Fire Marshal’s report, insurance claims, news reports	<ul style="list-style-type: none"> <li>• Food (receipts)</li> <li>• Clothing (receipts)</li> <li>• Temporary housing (hotel receipts)</li> <li>• Reasonable repairs (estimates/invoices)</li> <li>• Essential appliances &amp; furnishings (receipts)</li> <li>• Moving or storage expenses (invoices/statements/receipts)</li> <li>• Medical expenses (bills/statements/receipts/estimates)</li> </ul>
<b>Terrorist or military action disaster</b>	News article, government documents	<ul style="list-style-type: none"> <li>• Rent/mortgage/security deposits (estimates, receipts, lease agreements),</li> <li>• Utilities (electric, water/sewage, natural gas, internet)</li> <li>• Food (monthly bills/statements, receipts)</li> <li>• Clothing (receipts)</li> <li>• Temporary housing (hotel)</li> <li>• Child care</li> <li>• Reasonable evacuation expenses resulting from the event (receipts)</li> <li>• Reasonable repairs</li> <li>• Essential appliances and furnishings,</li> <li>• Car payment/car insurance</li> <li>• Non-routine maintenance or repairs, cost of public or commercial transportation, and cost of rental car (monthly bills, professional estimates, receipts)</li> <li>• Medical expenses (bills/statements/receipts/estimates)</li> </ul>

<u>Emergency Hardships</u>	<u>Document Examples</u>	<u>Related Eligible Expenses</u>
<b>Accident</b> (unless caused by the associate's or applicable family member's negligence, recklessness or intent)	Accident/Police Report, Insurance Claim	<ul style="list-style-type: none"> <li>• Rent/mortgage</li> <li>• Utilities (electric, water/sewage, natural gas, internet)</li> <li>• Food (monthly bills/statements, receipts)</li> <li>• Car payment/car insurance</li> <li>• Non-routine maintenance or repairs, cost of public or commercial transportation, and cost of rental car (monthly bills, professional estimates, receipts)</li> <li>• Medical expenses (bills/statements/receipts/estimates)</li> </ul>
<b>Crime victim (Non-violent or violent)</b>	Police report, insurance claim, court documents	<ul style="list-style-type: none"> <li>• Rent/mortgage/security deposits (estimates, receipts, lease agreements)</li> <li>• Utilities (electric, water/sewage, natural gas, internet)</li> <li>• Food (monthly bills/statements, receipts)</li> <li>• Clothing (receipts)</li> <li>• Temporary housing (hotel)</li> <li>• Child care</li> <li>• Reasonable evacuation expenses resulting from the event (receipts),</li> <li>• Reasonable repairs</li> <li>• Essential appliances and furnishings</li> <li>• Car payment/car insurance</li> <li>• Non-routine maintenance or repairs, cost of public or commercial transportation, and cost of rental car (monthly bills, professional estimates, receipts)</li> <li>• Medical expenses (bills/statements/receipts/estimates)</li> </ul>
<b>Death of associate or qualified family member*</b>	Death certificate, obituary or birth certificate that lists the applicant as an eligible family member	<ul style="list-style-type: none"> <li>• Funeral home invoice</li> <li>• Funeral home payment receipt</li> <li>• Travel receipts such as airfare, hotel, food, gas</li> </ul> <p><i>*Applicant's name must be on invoice or receipt for funeral home to be eligible expense</i></p>

<b>Domestic/physical abuse victim</b>	Police report, court documents, social worker or counselor letter, in some cases a letter from a manager or supervisor may be accepted	<ul style="list-style-type: none"> <li>• Expenses may include security deposit, application fees and rent for new housing (new lease document or letter from landlord)</li> <li>• Temporary housing such as hotels (receipts) or moving expenses (invoices/receipts)</li> <li>• Medical expenses (bills/statements/receipts/estimates)</li> </ul>
<b>Loss of child support payments</b> <i>*Associate's inability to pay child support is not eligible</i>	Court documents, bank statements, paystubs, termination letter, police report	<ul style="list-style-type: none"> <li>• Rent/mortgage</li> <li>• Utilities (electric, water/sewage, natural gas, internet bills/statements)</li> <li>• Car payment/car insurance</li> <li>• Food (monthly bills/statements, receipts)</li> <li>• Medical expenses (bills/statements/receipts/estimates)</li> </ul>
<b>Military deployment</b> <i>(assist with unexpected costs associated with deployment or deployment of immediate family member)</i>	Deployment paperwork; paystubs	<ul style="list-style-type: none"> <li>• Rent/mortgage</li> <li>• Utilities (electric, water/sewage, natural gas, internet)</li> <li>• Food (monthly bills/statements, receipts)</li> <li>• Car payment/car insurance, Clothing (receipts)</li> <li>• Medical expenses (bills/statements/receipts/estimates)</li> </ul>
<b>Short-term illness or other short-term medical, dental, vision or hearing condition</b>	Doctor's excuse, hospital paperwork, medical chart app screenshots, FMLA or Leave of Absence paperwork, paystubs	<ul style="list-style-type: none"> <li>• Rent/mortgage</li> <li>• Utilities (electric, water/sewage, natural gas, internet bills/statements)</li> <li>• Car payment/car insurance</li> <li>• Food (receipts)</li> <li>• Medical expenses (bills/statements/receipts/estimates)</li> </ul>
<b>Spouse/partner loss of job/income</b>	Termination letter, paystubs, unemployment claims, FMLA or Leave of Absence paperwork	<ul style="list-style-type: none"> <li>• Rent/mortgage</li> <li>• Utilities (electric, water/sewage, natural gas, internet bills/statements)</li> <li>• Car payment/car insurance</li> <li>• Food (monthly bills/statements, receipts)</li> <li>• Medical expenses (bills/statements/receipts/estimates)</li> </ul>

**Experiencing homelessness** Must be result of landlord selling property, landlord negligence or being asked to leave a residence that you are listed on lease/mortgage. You cannot be in violation of your lease agreement to be eligible.

Eviction notice, court documents, a letter from landlord/ spouse/partner/roommate, case manager or shelter documentation, medical documentation

- Security deposit and application fee for new apartment/home (new lease agreement or letter from landlord)
- Moving expenses such as moving truck and/or storage unit (invoices/estimates/receipts)
- Temporary housing such as hotels (receipts)

<p><b>Residential disaster</b> (Ownership Required) such as foundation, septic tank, sewer lines or water well damage <i>*Does not cover normal wear and tear of appliances or routine home repairs</i></p>	<p>Insurance documents, professional estimates that state the cause of the damage/repairs, news articles</p>	<ul style="list-style-type: none"> <li>• Repairs to home/structure/appliances that provide basic needs to employee (estimates/invoices/receipts)</li> </ul>
<p><b>Non-routine vehicle repairs</b></p>	<p>Insurance documents, Professional estimate of repairs/damage</p>	<ul style="list-style-type: none"> <li>• List of repairs and costs that includes employee's name and date (invoice/receipt/estimate)</li> </ul>

**Ineligible Expenses:** *This list is not all-encompassing and is at the discretion of the Review Committee.*

- Credit card debt
- Employee benefits during waiting periods of coverage, including short-term disability
- Expenses associated with divorce or child custody settlements
- Funeral, travel or burial expenses upon death of associate's relative outside of list below\*
- Home foreclosures
- Legal fees
- New vehicle purchase
- Non-essential household utilities: cable/television, cell phone, etc.
- Pay day loans
- Private school or higher education tuition
- Routine car maintenance or cosmetic repairs that are not the result of an accident
- Veterinary expenses
- Wage garnishments

**\*Definition of Family Member:** Family members listed below (including in-law/step) that is financially dependent on the associate.

- Brother/Sister
- Child of associate or of associate's partner
- Grandparent/Grandchild
- Parent
- Spouse/Partner